

Information to identify the case:

Debtor 1 **Bradly T Holloway**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**

Case number: **20-13120**

Social Security number or ITIN **xxx-xx-1882**

EIN --_-----

Social Security number or ITIN -----

EIN --_-----

Date case filed for chapter **7 6/29/20**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bradly T Holloway	
2. All other names used in the last 8 years		
3. Address	965 West Spencer Court Palatine, IL 60067	
4. Debtor's attorney Name and address	Konstantine T. Sparagis Law Offices of Konstantine Sparagis P C 900 W. Jackson Blvd., Ste. 4E Chicago, IL 60607	Contact phone 312 753-6956 Email: gsparagi@yahoo.com
5. Bankruptcy trustee Name and address	Deborah Kanner Ebner P. O. BOX 929 GLENNVIEW, IL 60025	Contact phone (312) 9223838 Ext. 1 Email: dkebner@debnertrustee.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 6/30/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 28, 2020 at 12:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: Appear by Telephone. For instructions,, visit: www.justice.gov/ust-regions-r11/region-11-northern-district-illinois
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 9/28/20 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Northern District of Illinois

In re:
Bradly T Holloway
Debtor

Case No. 20-13120-CAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ldavis
Form ID: 309A

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db
28914604 +Bradly T Holloway, 965 West Spencer Court, Palatine, IL 60067-2206
+All Wheels Financial, Inc., c/o David J Axelrod, 1448 Old Skokie Rd.,
Highland Park, IL 60035-3040
28914610 +BMO Harris, c/o Howard & Howard, 200 S Michigan, Ste. 1100, Chicago, IL 60604-2461
28914608 +Bark Welding & Petro Svcs, c/o Abrams & Abrams, 180 W Washington St., Ste. 910,
Chicago, IL 60602-2316
28914614 +Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
28914616 +Gibbs Equipment & Towing, 101 Mulberry Dr., Glendive, MT 59330-3044
28914617 +Guaranty Solutions Recovery Fund, 1, c/o The Weininger Law Firm, LLC,
2 N LaSalle St., Ste. 1600, Chicago, IL 60602-4036
28914618 +Guaranty Solutions Recovery Fund, I, 1347 N Greenfield Rd., #103, Mesa, AZ 85205-4072
28914619 +H&S Ag Rentals, 43980 267th St, Bridgewater, SD 57319-6305
28914621 +Irwin Company, LLC, 965 Spenser Ct., Palatine, IL 60067-2206
28914622 +Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914623 +Irwin Company, LLC, 965 W Spencer St., Palatine, IL 60067-2206
28914628 +Irwin Trucking, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914631 +Jacob B Harris, 330 N Wabash, Ste. 3300, Chicago, IL 60611-3604
28914633 +North Dakota Workforce Safety & Ins, Anne Jorgensen Green, 1600 E Centrury Ave, Ste 1,
Bismarck, ND 58503-0649
28914635 +Paccar Financial Corp, c/o Chuhak & Tecson, 30 S Wacker Dr., Ste. 2600,
Chicago, IL 60606-7512
28914639 Portfolio Recovery Assoc, LLC, c/o Sanjay Jutla et al, 120 Corp Blvd., Norfolk, VA 23502
28914640 +TRC Audit, 16W285 83rd St., Ste. C, Willowbrook, IL 60527-5873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: gsparagi@yahoo.com Jul 01 2020 04:18:02 Konstantine T. Sparagis,

tr Law Offices of Konstantine Sparagis P C, 900 W. Jackson Blvd., Ste. 4E, Chicago, IL 60607
+EDI: FDKEBNER Jul 01 2020 07:43:00 Deborah Kanner Ebner, P. O. BOX 929,
GLENVIEW, IL 60025-0929
28914605 +E-mail/Text: jsc@renozahm.com Jul 01 2020 04:20:05 All Wheels Financial, Inc.,
c/o Reno Zahm, 2902 McFarland Rd., Ste 400, Rockford, IL 61107-6801
28914607 EDI: BANKAMER.COM Jul 01 2020 07:43:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
28914609 +E-mail/Text: bk@blittandgaines.com Jul 01 2020 04:19:00 Blitt & Gaines, P.C.,
661 Glenn Ave., Wheeling, IL 60090-6017
28914611 +EDI: CAPITALONE.COM Jul 01 2020 07:43:00 Capital One/best Buy, Po Box 30253,
Salt Lake City, UT 84130-0253
28914613 +E-mail/Text: mediamanagers@clientservices.com Jul 01 2020 04:18:28 Client Services, Inc.,
3451 S. Harry S. Truman Blvd, Saint Charles, MO 63301-9816
28914620 +EDI: IRS.COM Jul 01 2020 07:43:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
28914612 EDI: JPMORGANCHASE Jul 01 2020 07:44:00 Chase Business Card Services, PO Box 15298,
Wilmington, DE 19850
28914632 EDI: JPMORGANCHASE Jul 01 2020 07:44:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850
28914634 +E-mail/Text: pfc.bankruptcy.packages@paccar.com Jul 01 2020 04:20:08 Paccar Financial Cor,
777 106th Ave Ne, Bellevue, WA 98004-5027
28914636 +EDI: PRA.COM Jul 01 2020 07:43:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4952
28914641 EDI: USBANKARS.COM Jul 01 2020 07:43:00 US Bank, PO Box 5227, Cincinnati, OH 45202
28914642 +EDI: USBANKARS.COM Jul 01 2020 07:43:00 Us Bank Home Mortgage, 4801 Frederica St.,
Owensboro, KY 42301-7441

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28914615* +Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
28914624* +Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914625* +Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914626* +Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914627* +Irwin Company, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914629* +Irwin Trucking, LLC, 965 W Spencer Ct, Palatine, IL 60067-2206
28914630* +Irwin Trucking, LLC, 965 W Spencer Ct., Palatine, IL 60067-2206
28914637* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
28914638* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
28914603 ###Abrams & Abrams, P.C, 180 W Washington, Chicago, IL 60602-2316
28914606 ###Balboa Capital Corpora, 2010 Main St Ste 1100, Irvine, CA 92614-8250

TOTALS: 0, * 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2020 at the address(es) listed below:

Deborah Kanner Ebner dkebner@debnertrustee.com, dke@trustesolutions.net,
IL53@ecfbis.com;webmaster@debnertrustee.com;lizd@deborahEbnerlaw.com
Konstantine T. Sparagis on behalf of Debtor 1 Bradley T Holloway gsparagi@yahoo.com,
Gus@konstantinelaw.com;Morgan@konstantinelaw.com;Drew@konstantinelaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3